BEA東亞銀行

Cross-boundary Wealth Management Connect (Southbound Scheme) Fund Subscription Fee Promotion Terms and Conditions

1. The Fund Subscription Fee Promotion (the "Promotion") is valid from 1 September 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").
2. "WMC Account" means the Cross-boundary Wealth Management Connect (Southbound Scheme) SupremeGold Account provided by The Bank of East Asia, Limited ("BEA").
3. "Eligible Customer" refers to a customer who maintains a valid WMC Account with BEA, opened on or before or during the Promotion Period.
4. This Promotion applies to Eligible Fund Transactions conducted by Eligible Customers. "Eligible Fund Transaction" refers to a lump-sum subscription of an eligible WMC fund made through any BEA branch, BEA Online Banking, or BEA Mobile Banking during the Promotion Period. The preferential subscription fees are as follows:

Eligible Fund Transaction	Lump-sum Subscription Fee
HKD500,000 (or equivalent) or above per transaction	2.20%
Below HKD500,000 (or equivalent) per transaction	2.50%

5. The Promotion is not applicable to fund switching, fund redemption, or fund units of funds that do not charge a subscription fee.
6. The Promotion is not applicable to Monthly Investment Plans.
7. BEA reserves the right to alter or terminate any or all of the Promotion offers and/or amend these Terms and Conditions at any time without prior notice. In the event of any dispute, BEA's decision shall be final and conclusive.
8. Unless otherwise specified, if an Eligible Customer enjoys this Promotion together with any other promotional offer during the Promotion Period, BEA reserves the right to provide only one offer or part of the available offers.
9. Except for the Eligible Customer and BEA, no other person shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any provision of these Terms and Conditions.
10. If BEA discovers that an Eligible Customer does not meet the requirements for enjoying the Promotion or has breached any of these Terms and Conditions, BEA reserves the right to recover the Promotion benefit or its equivalent value from the Eligible Customer.

11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Important Notice：

- Investment involves risks. The prices of fund units may go down as well as up. Fund portfolios are subject to market fluctuations and the inherent risks associated with investing and trading. You should not make any investment decision solely based on this material.
- Before making any investment decision, you should refer to all relevant offering documents of the fund, including but not limited to the fund prospectus, for detailed information including risk factors.
- Investment decisions are your own responsibility. You should not invest in any fund product unless, having considered your financial situation, investment experience, and investment objectives, the fund product is suitable for you.
- These fund products may only be available in certain jurisdictions and/or may be subject to restrictions. If you are in doubt, you should seek independent professional advice.
- This material has not been reviewed by the Securities and Futures Commission of Hong Kong.
- The information contained in this material is for informational purposes only and does not constitute an offer, solicitation, invitation, or recommendation to subscribe for any securities or investment products.
- For the distribution of investment products, BEA is required to enter into the Financial Dispute Resolution Scheme process with customers in the event of any eligible dispute between BEA and a customer arising from the sales process or the handling of the relevant transaction (as defined in the Terms of Reference of the Financial Dispute Resolution Centre).

Issued by The Bank of East Asia, Limited.